

Form B18 (10/05)

United States Bankruptcy Court

Northern District of Illinois

Case No. 07-08989

Chapter 7

In Re

Debtor*

Ronald L. Spina

[REDACTED]
[REDACTED], IL [REDACTED]

Social Security No.:

xxx-xx-[REDACTED]

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 27, 2007

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**Set forth all names, including trade names, used by the debtor within the last 8 years. (Federal Rule of Bankruptcy Procedure 1005).*

08 C 906

**JUDGE MAROVICH
MAGISTRATE JUDGE ASHMAN**



Form B18 continued (10/05)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-08989

User: cgreen
Form ID: b18

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The following entities were served by first class mail on Aug 29, 2007.

db +Ronald L. Spina, [REDACTED], [REDACTED], IL [REDACTED]
aty +Kelly Smith, Law Offices of Stuart B. Handelman, P.C., 332 S. Michigan Avenue, Suite 1000,
Chicago, IL 60604-4398
aty +Stuart B Handelman, Law Offices Of Stuart B Handelman P C, 332 S Michigan Ave Ste 1020,
Chicago, IL 60604-4323
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
11370341 +Anthony L. Buckles MD SC, P.O. Box 89, Hazel Crest, IL 60429-0089
11370346 Associated St. James, Radiologists, P.O. Box 3597, Springfield, IL 62708-3597
11370347 +Capital One Bank, c/o Blatt, Hasenmiller, Leisker &, Moore LLC,
125 S. Wacker Drive, Suite 400, Chicago, IL 60606-4440
11370418 +Capital One Bank, c/o United Recovery Systems, Inc., 5800 N. Course Drive,
Houston, TX 77072-1613
11370360 Capital One Bank, c/o Encore Receivable Management, 400 Rogers N Road, P.O. Box 3330,
Olathe, KS 66063-3330
11370351 Cingular Wireless, P.O. Box 6428, Carol Stream, IL 60197-6428
11370363 +Cingular Wireless, c/o ER Solutions, Inc., 500 SW 7th St., #A100, P.O. Box 9004,
Renton, WA 98057-9004
11430352 +City of Chicago Heights, 83 East Joe Orr Road, Chicago Heights, IL 60411-1223
11370344 Conoco, c/o Associated Recovery Systems, P.O. Box 469046, Escondido, CA 92046-9046
11370353 Conoco c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370354 Consultants in Pathology, P.O. Box 9231, Michigan City, IN 46361-9231
11370373 +Dell Preferred Account, c/o I.C. System, Inc., 444 Highway 96 East, Box 64437,
St. Paul, MN 55127-2557
11370343 Dell Preferred Account, c/o Asset Acceptance Corp., P.O. Box 2036, Warren, MI 48090-2036
11370378 +Dell Preferred Account, c/o LTD Financial Services, L.P., 7322 Southwest Freeway,
Suite 1600, Houston, TX 77074-2053
11370356 Dell Preferred Account, Payment Processing Center, P.O. Box 6403,
Carol Stream, IL 60197-6403
11370362 +Dell Preferred Account, c/o ER Solutions, Inc., 800 SW 39th St., P.O. Box 9004,
Renton, WA 98057-9004
11370361 Dell Preferred Account, c/o Encore Receivable Management, 400 Rogers N Road, P.O. Box 3330,
Olathe, KS 66063-3330
11370365 +Dell Preferred Account, c/o Financial Recovery Services, P.O. Box 385908,
Minneapolis, MN 55438-5908
11370358 Earthlink Inc., P.O. Box 6452, Carol Stream, IL 60197-6452
11370359 Emergency Care & Health Org., P.O. Box 2065, Seattle, WA 98111-2065
11370419 First Premier Bank, c/o Van Ru Credit Corporation, 10024 Skokie Blvd/PO Box 1109,
Skokie, IL 60077-1109
11370369 GMAC Payment Processing Center, P.O. Box 78369, Phoenix, AZ 85062-8369
11370400 +Home Depot Credit Services, c/o Pioneer Credit Recovery, Inc., 6341 Inducon Drive East,
Sanborn, NY 14132-9016
11370372 Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
11370379 +Home Depot Credit Services, c/o LTD Financial Services, L.P., 7322 Southwest Freeway,
Suite 1600, Houston, TX 77074-2053
11370393 ++INFIBANK NA, 157 TECHNOLOGY PKWY, STE 900, NORCROSS GA 30092-2950
(address filed with court: Nextcard Payment Services, P.O. Box 2538, Omaha, NE 68103-2538)
11370348 +MBNA America, c/o Blatt, Hasenmiller, Leisker &, Moore LLC, 125 S. Wacker Drive, Suite 400,
Chicago, IL 60606-4440
11370384 MBNA America, P.O. Box 15102, Wilmington, DE 19886-5102
11370423 +MBNA America, c/o Wolpoff & Abramson, L.L.P., Two Irving Centre, 702 King Farm Boulevard,
Rockville, MD 20850-5774
11370388 Marathon Ashland Petroleum LLC, c/o Nationwide Credit, Inc., 4700 Vestal Pkwy E.,
Vestal, NY 13850-3770
11370383 Marathon Ashland Petroleum LLC, P.O. Box 740109, Cincinnati, OH 45274-0109
11370385 Midwest America Federal CU, Bankcard Services, P.O. Box 15137, Wilmington, DE 19886-5137
11370386 +Miller Chevrolet, Inc., 5343 Miller Circle Drive, Matteson, IL 60443-1483
11370401 +Nextcard Payment Services, c/o Platinum Recovery Solutions, Inc., P.O. Box 3708,
Omaha, NE 68103-0708
11370355 Nextel Communications, Inc., c/o D&B RMS, 340 Interstate N Parkway, P.O. Box 723001,
Atlanta, GA 31139-0001
11370357 +Nextel Communications, Inc., c/o Diversified Adjustment Service, P.O. Box 32145,
Fridley, MN 55432-0145
11370377 +Nextel Communications, Inc., c/o Lathrop & Gage DC, Franklin Square, Suite 1050 East,
1300 Eye Street, NW, Washington, DC 20005-3314
11370364 +Nicor Gas, c/o ER Solutions, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
11370390 +Nicor Gas, c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
11370370 +Nicor Gas, c/o Harris & Harris, Ltd., 600 W. Jackson Blvd., Ste 400, Chicago, IL 60661-5623
11370396 +Oakside Clinic, c/o Credit Recovery Service, 1101 Main Street, Peoria, IL 61606-1928
11370349 Oakside Clinic, c/o C.B. Accounts, Inc., 1101 Main Street, Suite 300, Peoria, IL 61606-1928
11370391 +Phillips 66 Company, c/o NCO Financial Systems, Inc., 507 Prudential Road,
Horsham, PA 19044-2308
11370399 Phillips 66 Company, Credit Card Center, P.O. Box 689060, Des Moines, IA 50368-9060
11370402 +Property Owners Assoc. of Lake Ridg, c/o CMA, Inc., 1800 Preston Park Boulevard, # 101,
Plano, TX 75093-5198
11370405 +Property Owners Assoc. of Lake Ridg, c/o Riddle & Williams, P.C., 450 Turtle Creek Centre,
3811 Turtle Creek Boulevard, Dallas, TX 75219-4402
11370374 +Providian, c/o I.C. System, Inc., 444 Highway 96 East, Box 64437, St. Paul, MN 55127-2557
11370389 +Providian, c/o NCB Management Services, Inc., 655 Pullman Avenue, Rochester, NY 14615-3334
11370337 Providian, c/o Academy Collection Service Inc, 10965 Decatur Road,
Philadelphia, PA 19154-3210

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11370340 +Quest Diagnostics Incorporated, c/o American Medical Collection Ag,
2269 S. Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
11370404 Quest Diagnostics Incorporated, P.O. Box 64804, Baltimore, MD 21264-4804
11370416 +Roberts Rent-A-Phone, c/o Transworld Systems Inc., Collection Division,
25 Northwest Pt Blvd, STE 750, Elk Grove Vlg, IL 60007-1058
11370406 +Roberts Rent-A-Phone, 277 Royal Poinciana Way, #214, Palm Beach, FL 33480-4007
11370407 +Sears, Citi Cards, P.O. Box 182532, Columbus, OH 43218-2532
11370381 +Sears, c/o Lvnv Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
11370338 +Sears, c/o Account Solutions Group, LLC, 505 Bryant Woods South, Amherst, NY 14228-3609
11370387 Sears, c/o National Action Financial Svcs, 165 Lawrence Bell Dr. Ste 100, P.O. Box 9027,
Williamsville, NY 14231-9027
11370366 +Sears, c/o Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
11370413 Sears, c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370380 +Sears, c/o LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600,
Houston, TX 77074-2053
11370408 Shell, P.O. Box 183018, Columbus, OH 43218-3018
11370345 Shell, c/o Associated Recovery Systems, P.O. Box 469046, Escondido, CA 92046-9046
11370392 +Shell, c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
11370414 Shell, c/o The CBE Group, Inc., 131 Tower Park, Suite 100, P.O. Box 2547,
Waterloo, IA 50704-2547
11370397 +Sprint, c/o Pentagroup Financial, LLC, 5959 Corporate Dr., Ste 1400, Houston, TX 77036-2311
11370410 +St. James Hospital and Health, Centers, 1423 Chicago Road, Chicago Heights, IL 60411-3400
11370411 T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-2596
11370398 +T-Mobile, c/o PFG of Minnesota, 7825 Washington Avenue S, Suite 310,
Minneapolis, MN 55439-2424
11370417 +United Parcel Service, 1620 Valwood Parkway, Suite 115, Carrollton, TX 75006-8321
11370421 Washington Mutual Card Services, P.O. Box 660487, Dallas, TX 75266-0487
11370368 +Washington Mutual Card Services, c/o FMA Alliance, Ltd., 11811 N. Freeway, Suite 900,
Houston, TX 77060-3292
11370382 +Washington Mutual Card Services, c/o Lvnv Funding, LLC, P.O. Box 10497,
Greenville, SC 29603-0497
11370422 +Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347
11370371 +Wells Fargo Card Services, c/o Hilco Receivables, L.L.C., 5 Revere Drive, Suite 202,
Northbrook, IL 60062-8006
11370420 +Wells Fargo Card Services, c/o Viking Collection Service, Inc, 7500 Office Ridge Circle,
Suite 100, Eden Prairie, MN 55344-3783
11370342 Wells Fargo Card Services, c/o Apex Financial Management, LLC, P.O. Box 2219,
Northbrook, IL 60065-2219

The following entities were served by electronic transmission on Aug 28, 2007.

tr +EDI: QJABALDI.COM Aug 27 2007 22:46:00 Joseph A Baldi, Tr, Joseph Baldi & Associates,
19 S LaSalle Street Suite 1500, Chicago, IL 60603-1413
11370350 +EDI: CAPITALONE.COM Aug 27 2007 22:46:00 Capital One Bank, P.O. Box 790216,
Saint Louis, MO 63179-0216
11370351 EDI: CINGMIDLAND.COM Aug 27 2007 22:46:00 Cingular Wireless, P.O. Box 6428,
Carol Stream, IL 60197-6428
11370339 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,
c/o Allied Interstate, 3200 Northline Avenue, Suite 160, Greensboro, NC 27408-7613
11370415 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,
c/o Torres Credit Services, 27 Fairview St., Suite 301, Carlisle, PA 17015-3200
11370352 E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,
Bill Payment Center, Chicago, IL 60668-0001
11370367 +EDI: AMINFORP.COM Aug 27 2007 22:46:00 First Premier Bank, 900 West Delaware,
P.O. Box 5519, Sioux Falls, SD 57117-5519
11370375 EDI: IRS.COM Aug 27 2007 22:46:00 Internal Revenue Service, 230 S. Dearborn Street,
Mail Stop 5010 CHI, Chicago, IL 60604
11370384 EDI: BANKAMER2.COM Aug 27 2007 22:46:00 MBNA America, P.O. Box 15102,
Wilmington, DE 19886-5102
11370394 EDI: NEXTEL.COM Aug 27 2007 22:46:00 Nextel Communications, Inc., P.O. Box 4191,
Carol Stream, IL 60197-4191
11370395 E-mail/Text: bankrupt@nicor.com Nicor Gas, P.O. Box 2020,
Aurora, IL 60507-2020
11370403 EDI: PROVID.COM Aug 27 2007 22:46:00 Providian, P.O. Box 99604, Arlington, TX 76096-9604
11370407 +EDI: SEARS.COM Aug 27 2007 22:46:00 Sears, Citi Cards, P.O. Box 182532,
Columbus, OH 43218-2532
11370409 EDI: NEXTEL.COM Aug 27 2007 22:46:00 Sprint, P.O. Box 219554, Kansas City, MO 64121-9554
11370412 +EDI: WTRRNBNK.COM Aug 27 2007 22:46:00 Target National Bank, P.O. Box 673,
Minneapolis, MN 55440-0673
11370422 +EDI: WFFC.COM Aug 27 2007 22:46:00 Wells Fargo Card Services, P.O. Box 10347,
Des Moines, IA 50306-0347

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11370376 Karen A. Petersen, Unknown

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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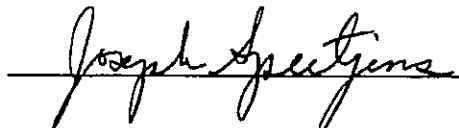
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2007

Signature:

A handwritten signature in cursive script, reading "Joseph Speetjens", written over a horizontal line.